

South Dakota Housing Development Authority

<http://www.sdhda.org/>

First-Lien Mortgage Loans:	<ul style="list-style-type: none"> • First-Time Homebuyer Program • Repeat Homebuyer Loan Program
Special Mortgage Purpose Programs Eligible Uses:	Purchase
Down Payment/Closing Cost Assistance:	Fixed Rate Plus Loan (grant)
Targeted Populations/Special Programs:	First-time homebuyers, active military or veterans
Mortgage Tax Credit Certificate:	Offered
Homeownership Education/Counseling:	Not required; provides a link to South Dakota Housing Development Authority sponsored Homeownership Education Resource Organization (HERO) for a list of available classes.
Individual Development Accounts:	Not offered

HELPFUL WEB LINKS

South Dakota Down Payment and Closing Cost Assistance

<http://www.sdhda.org/homeownership/downpayment-assistance.html>

South Dakota First Mortgage Programs

<http://www.sdhda.org/homeownership/homebuyers.html>

South Dakota Mortgage Tax Credit Certificate

<http://www.sdhda.org/homeownership/first-time-homebuyer/sdhda-tax-credit-mcc.html>

South Dakota Participating Lenders List

<http://www.sdhda.org/homeownership/first-time-homebuyer/lender-list.html>

South Dakota First-Time Homebuyer Program Income Limits

<http://www.sdhda.org/home-ownership-docs/fthb-1/1-fthb-program-income-and-purchase-price-limits/file.html>

South Dakota Repeat Homebuyer Income Limits

<http://www.sdhda.org/homeownership/repeat-homebuyer-loan-program.html>

South Dakota Resources for Lenders

<http://www.sdhda.org/about-sdhda/lenders.html>

South Dakota Interest Rates

<http://www.sdhda.org/homeownership/first-time-homebuyer/interest-rates/interest-rates.html>

South Dakota Approved Homebuyer Education

<http://sdhomebuyer.org/content/education/homeownership-education.html>